

Fig. 1

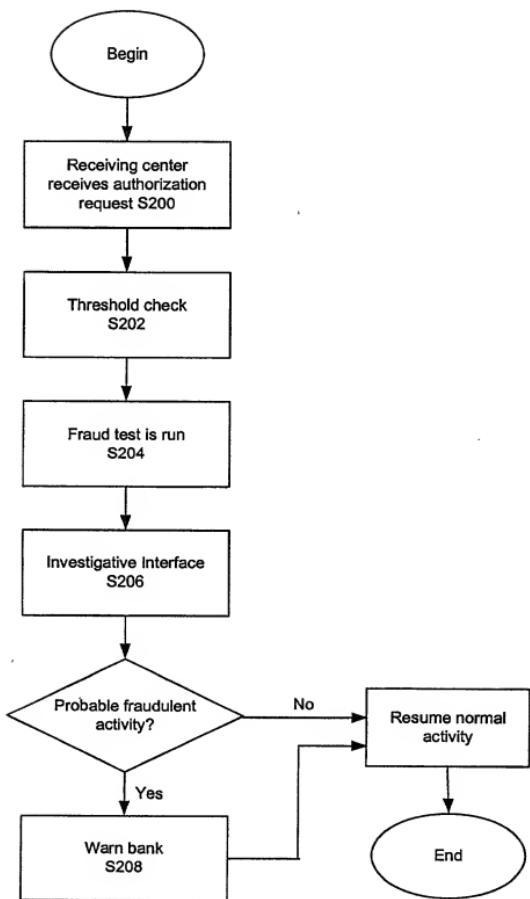
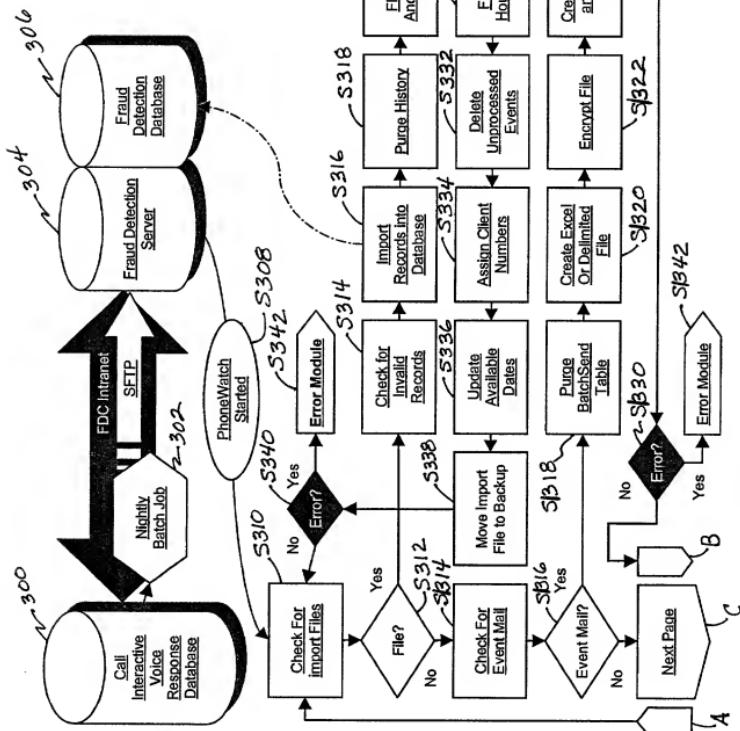


Fig. 2



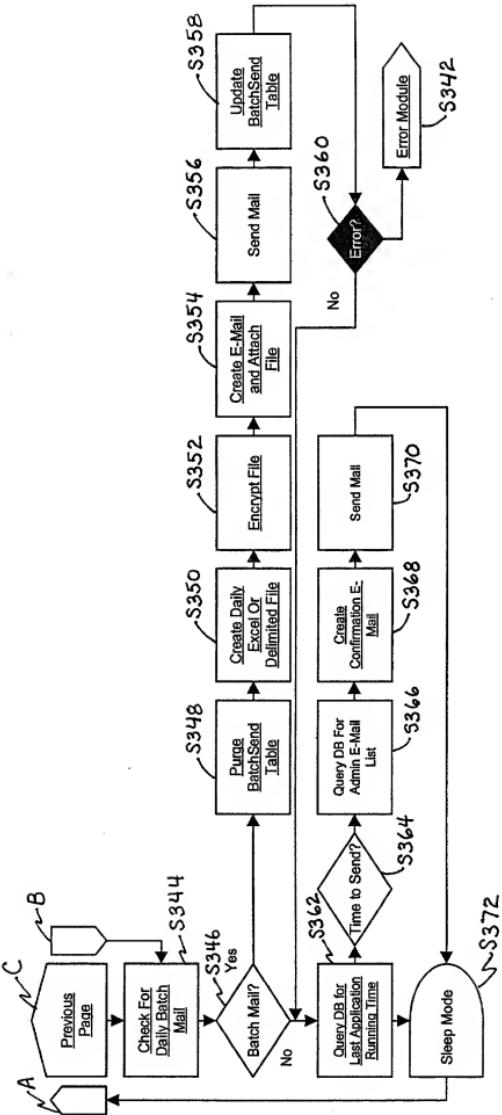


Fig. 3B

Field Number	Field Name	Maximum Length	Format	Comments
1	Anl Phone	9	Numeric	Caller Id - 10 Digits Required
2	Card_Number	16	Numeric	Must Be 16 digits and not blank
3	ARU_Date	8	YYYYMMDD	Authorization Request Date
4	ARU_Time	6	HMMSS	Military Time.
5	Amount		Currency	Amount Requested. No Zero Amounts
6	DNIS	4	Numeric	
7	Merchant_Number	20	Numeric	Merchant associated with the ANI
8	Approved	8	Numeric	A Number If Approved Empty If Rejected

Fig. 4

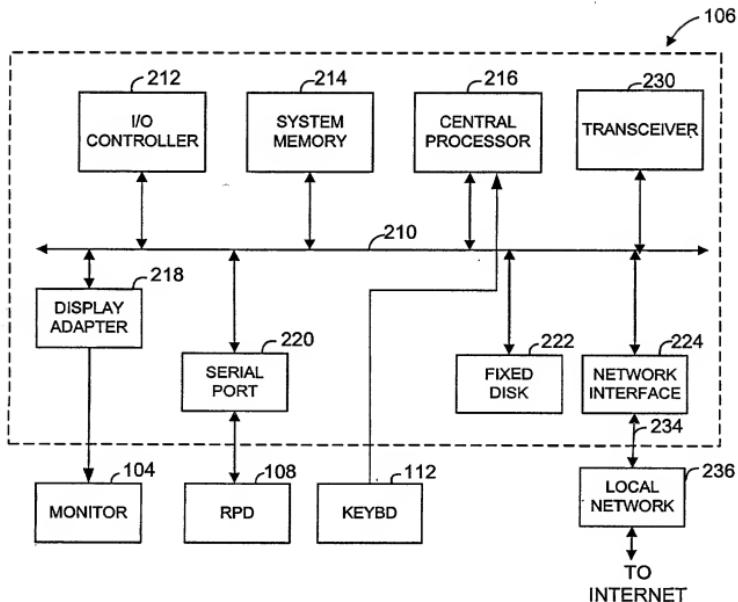


Fig. 5

FIG. 6

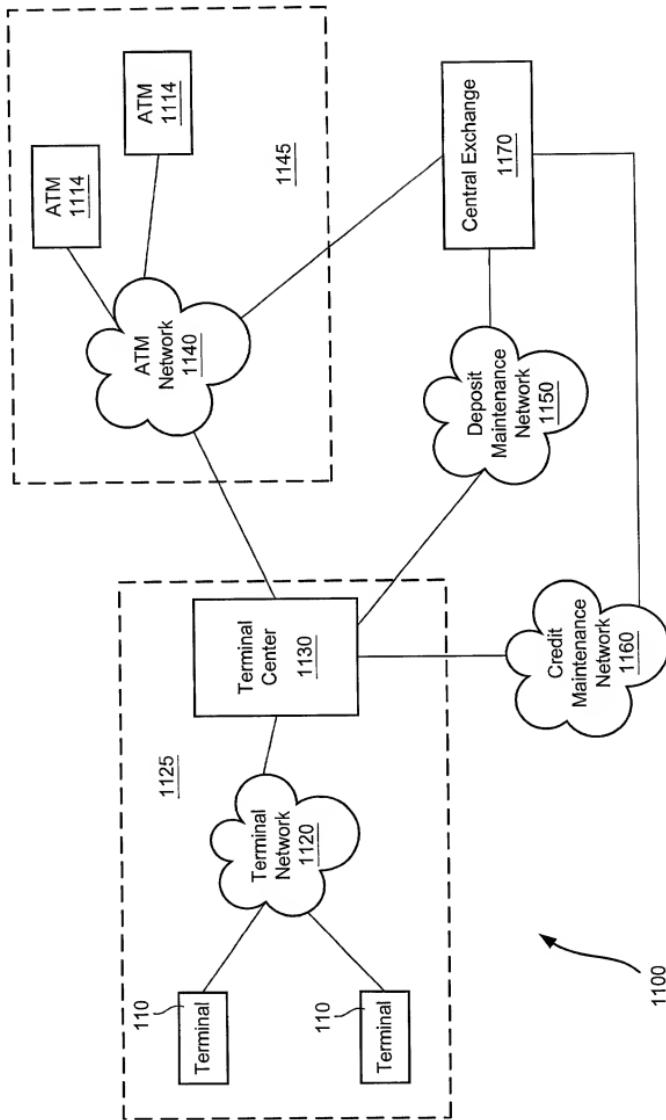
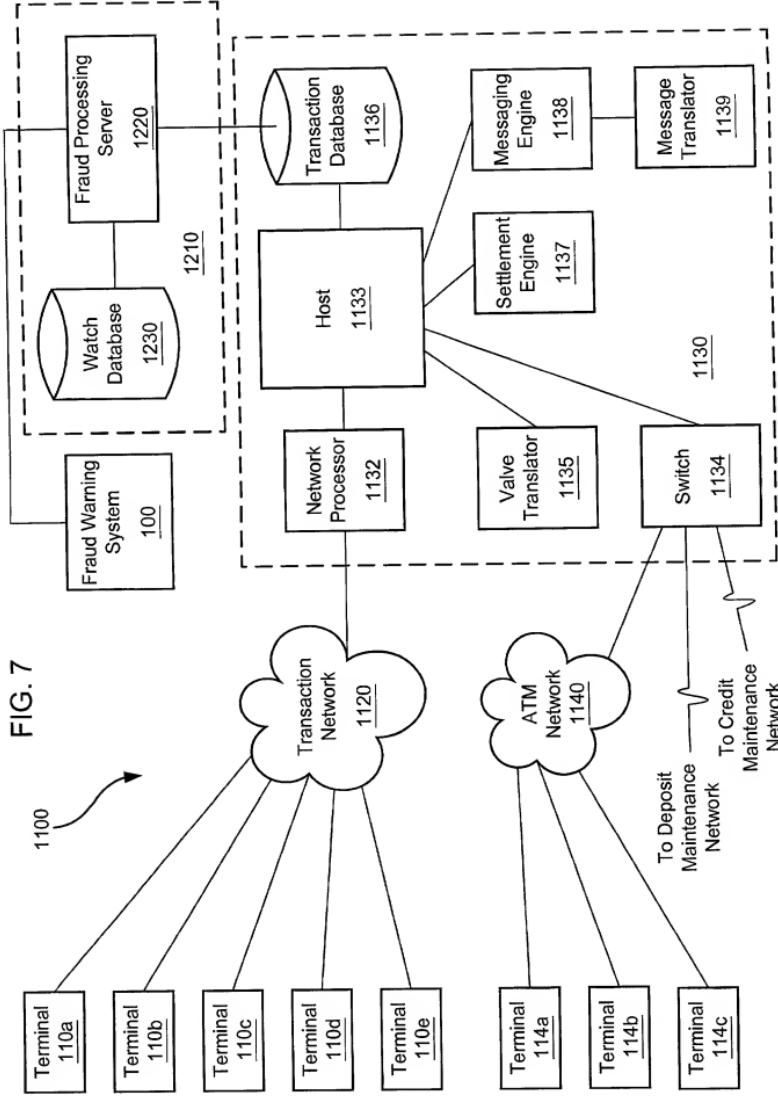


FIG. 7



1300

1305 1310 1315 1320 1325 1330 1335

DATA	RECORD 1	RECORD 2	RECORD 3	RECORD 4	RECORD 5	RECORD 6
301 sNameLast	Neilson	Johnson	Nelson	Smart	Neisen	Neilson
303 sNameMiddle	M.	Sam	Bertha		Mark	
307 sNameFirst	Jack	Bob	Sally	Edna	Jack	Jack
309 sPhone	1111111111	1111111111	2222222222	3333333333	1111199999	1111188888
311 sAddress	1411 XYZ Lane	911 PDQ Lane	345 GQ Lane	234	348 Cherry St.	987 Villa Row
313 sAgentType	CS	CS	CS	CS	PC	PC
317 sAgentNumber	234567	234569	876512	987651	123456	654321
319 sDate	01/18/2002	01/18/2002	01/18/2002	01/19/2002	01/18/2002	01/18/2002
321 sAmountIn	4999	4999	765	3999	1000	100
323 sValueTypeIn	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
327 TransactionCost	20	20	20	20	20	20
329 rNameLast	Smart	Smart	Character	Smith	Fix	Rose
331 rNameMiddle	P.		B.			
333 rNameFirst	Edna	Edna	Bert	John	Needmy	Kevin
337 rPhone	3333333333	3333333333	78857986578	1414141414	6543897000	5467844444
339 rAddress	1567 Jackson	1567 Jackson	1 Sesame St.	1212 Middle	34 Badpart St.	56 Greenwich
341	St.	St.	ATM	BANK	CS	CS
343 rAgentType	CS	CS				
347 rAgentNumber	987651	987652	900000	765410	154300	432890
349 rDate	1/19/2002	1/19/2002	1/19/2002	1/21/2002	1/19/2002	1/19/2002
351 rAmountOut	4999	4999	765	14986	1000	100
rValueTypeOut	Dollars	Dollars	SA Riyals	Dollars	Dollars	Dollars

B

FIG. 8a

A

1300

	RECORD 7	RECORD 8	RECORD 9	RECORD 10
Smart	Jones	Jones	Nielson	301
Betty	Larry	Larry	Karrie	303
3333333333	Ed	Edward	Jackson	307
5251 Estes Wy.	5555555554	6666666666	1111888888	309
Kiosk	124 Illinois Ave.	3641	867 Indiana Ave.	311
908756	CS	ATM	Kiosk	313
01/19/2002	765432	876543	645867	317
4989	01/18/2002	01/21/2002	01/18/2002	319
Dollars	456	2500	500	321
20	Dollars	Dollars	Dollars	323
Smith	Corporation	Corporation	Smith	327
B.			B.	329
John	Sales	Sales	John	331
5656565656	76543210	76543210	5678123465	333
1212 Middle East	50 NY St.	50 NY St.	1212 Middle East	337
BANK	MT	MT	BANK	339
765410	765432	876543	765410	341
1/21/2002	1/18/2002	1/21/2002	1/21/2002	343
18746	456	2500	1775	347
SA Riyals	Dollars	Dollars	SA Riyals	349
				351

B

FIG. 8b

A

500p

Reference Designator	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)		
	Jones (R0,R8;R9)	Edward (R0,R9)	5555555554 (R8)			
		Ed (R8)	76843210 (R8,R9)			
000000002	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1,R2)	89004 (R1,R2)	01/19/2002
	Neisen (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4, R7,R10)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6,R10)	09876 (R6)	
000000003	Johnson (R2)	Bob (R2)	6643897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6,R10)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R6)	Kevin (R6)	5656656556 (R7)			
810g	Nelson (R10)	Jackson (R10)	5678123465 (R10)			
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	01/18/2002
	Character (R3)	Bert (R3)	7885786578 (R3)			
820						

FIG. 9